

2010 Financial Planning Workshops

Presented by

Hortensia Pérez of ICMA-RC

and

Patty Avello-Rodríguez of Nationwide Retirement Solutions

Workshop	Description	Date & Time	Location	Presented By
Asset Allocation Workshop	Compare and contrast among cash, bonds and stocks (and fund investment styles). Learn how to mix and match among the various investment options in your deferred compensation plan to meet an individual asset allocation strategy.	Monday March 1, 2010 12 noon to 1p.m.	Police Community Room 1100 Washington Ave	Patty Avello-Rodriguez Nationwide
How Much Will Retirement Cost?	As you prepare for retirement, assessing your financial resources is important. This workshop is designed to help you answer the following questions: How much income will I need? Where will the income come from and how much can I expect? Upon completing this workshop, you will master the skills you'll need to take control of your finances to make your retirement a success.	Monday March 15, 2010 12 noon to 1p.m.	Commission Chambers 3 rd Floor City Hall	Hortensia Perez ICMA-RC
Countdown to Retirement	Learn how to maximize your final years of investing through deferred comp by planning how much income you're likely to need, closing your retirement gap, knowing what risks you face, and learning how to keep your planning simple.	Monday March 29, 2010 12 noon to 1p.m.	Commission Chambers 3 rd Floor City Hall	Patty Avello-Rodriguez Nationwide

Workshop	Description	Date & Time	Location	Presented By
Retiree Rules: Staying current with your income and assets	Soon you will no longer be working full-time – how do you receive enough income so that you realize your retirement dreams, yet avoid outliving your money? We'll address those concerns through topics ranging from investing and withdrawing your retirement assets to Social Security, Annuities, and Reverse Mortgages, to Required Minimum Distribution and Roth Conversions.	Tuesday April 13, 2010 12 noon to 1p.m.	Sanitation Break Room Terminal Isle	Hortensia Perez ICMA-RC
Closing Your Retirement Gap	Identify the difference between the income you're likely to need at retirement and the income you're likely to have at retirement.	Monday April 26, 2010 12 noon to 1p.m.	Sanitation Break Room Terminal Isle	Patty Avello- Rodriguez Nationwide
Transitioning Into Retirement	What major issues should most retirees-to-be consider before making the big step? This seminar will provide a high-level overview, primarily focusing on typical sources of retirement expenses and retirement income. In addition, topics such as long-term care, reverse mortgages, and annuities are introduced.	Thursday May 6, 2010 12 noon to 1p.m.	Police Community Room 1100 Washington Avenue	Hortensia Perez ICMA-RC
DROP Workshop	Know what a DROP is, and whether you qualify. Know how you may benefit from participating in the DROP.	Monday May 24, 2010 12 noon to 1p.m.	Police Community Room 1100 Washington Avenue	Patty Avello- Rodriguez Nationwide
Investing for a Lifetime Workshop	Setting up and managing your retirement portfolio is critical in order to meet your income needs and achieve your personal retirement goals. This workshop is designed to help you assess your current portfolio and make any necessary changes based upon your needs and personal risk tolerance.	Monday May 14, 2010 12 noon to 1p.m.	Commission Chambers 3 rd Floor City Hall	Hortensia Perez ICMA-RC

Workshop	Description	Date & Time	Location	Presented By
Women and Retirement	This workshop will focus on women's needs in retirement, as well as how they can save to get to their retirement goals. We will look in-depth at the current state of retirement for women.	Monday June 28, 2010 12 noon to 1p.m.	Commission Chambers 3 rd Floor City Hall	Patty Avello-Rodriguez Nationwide
Planning for the Unthinkable: Estate Planning	Simply stated, estate planning is the process of creating a master plan to grow, preserve and ultimately "give out" your assets – both during your lifetime and at your death. This program discusses basic estate planning concepts to help ensure that your assets are disbursed according to your wishes.	Monday July 12, 2010 12 noon to 1p.m.	Police Community Room 1100 Washington Avenue	Hortensia Perez ICMA-RC
Digging Up Dollars, Reducing Debt	This workshop will focus on recognizing signs that you are carrying too much debt, learning the true cost of debt, and discovering ways to use credit wisely. From this, you will learn ways to convert your debt reduction to a retirement investment.	Monday July 26, 2010 12 noon to 1p.m.	Sanitation Break Room Terminal Isle	Patty Avello-Rodriguez Nationwide

To register, please complete the attached enrollment form and forward it to:

**Frank Estévez,
Human Resources
3rd Floor City Hall**

**no later than one week prior to the workshop which you have selected.
Seminar attendance is limited to the first 30 employees to reply.**

2010 Financial Planning Workshop Enrollment Form

Employee Name: _____

Department: _____

Extension: _____

Please enroll me in the following workshop(s):

Place a checkmark to the left of the desired workshop(s).

- ___ Asset Allocation Workshop, March 1, 2010
- ___ How Much Will Retirement Cost?, March 15, 2010
- ___ Countdown to Retirement, March 29, 2010
- ___ Retiree Rules: Staying current with your income and assets, April 13, 2010
- ___ Closing your Retirement Gap, April 26, 2010
- ___ Transitioning Into Retirement, May 6, 2010
- ___ DROP Workshop, May 24, 2010
- ___ Investing for a Lifetime Workshop, June 14, 2010
- ___ Women and Retirement, June 28, 2010
- ___ Planning for the Unthinkable: Estate Planning, July 12, 2010
- ___ Digging Up Dollars, Reducing Debt, July 26, 2010

A confirmation notice will be provided.